

B6A (Official Form 6A) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE A - REAL PROPERTY**

| Description and<br>Location of<br>Property                               | Nature of Debtor's<br>Interest in Property | Husband, Wife, Joint,<br>or Community | Current Value<br>of Debtor's<br>Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim<br>or Exemption | Amount Of<br>Secured Claim |
|--|--|---------------------------------------|--|----------------------------|
| 213 Mariah, Abilene, TX 79602<br>Seven Wind Subd Rep Lot 117, Acres 1.71 | Farmers Home Administrati                  | C                                     | \$209,489.00   | \$209,489.00               |

**Total:** **\$209,489.00**  
(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

| Type of Property   | None     | Description and Location of Property          | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|----------|---|------------------------------------|--|
| 1. Cash on hand.   | <b>X</b> |   |                                    |  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. |          | 1st Bank Texas                                | C                                  | \$800.00   |
|  |          | Abilene Teachers Federal Credit Union Savings | C                                  | \$25.00  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  |          | Taylor Electric Coop                          | C                                  | \$500.00   |
| 4. Household goods and furnishings, including audio, video and computer equipment.   |          | Stove   | C                                  | \$100.00   |
|  |          | Microwave                                     | C                                  | \$50.00  |
|  |          | Refrigerator                                  | C                                  | \$250.00   |
|  |          | Freezer                                       | C                                  | \$150.00   |
|  |          | Dishwasher                                    | C                                  | \$150.00   |
|  |          | Washing Machine                               | C                                  | \$100.00   |
|  |          | Dryer   | C                                  | \$100.00   |
|  |          | Living Room Furniture                         | C                                  | \$200.00   |
|  |          | Silverware                                    | C                                  | \$25.00  |
|  |          | Bedroom Furniture                             | C                                  | \$250.00   |
|  |          | Lawn Furniture                                | C                                  | \$50.00  |
|  |          | Televisions x 3                               | C                                  | \$150.00   |
|  |          | VCR   | C                                  | \$25.00  |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

| Type of Property  | None     | Description and Location of Property                      | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|---|------------------------------------|--|
|   |          | Stereo  | C                                  | \$50.00  |
|   |          | Hosuehold Tools   | C                                  | \$250.00   |
|   |          | Computer  | C                                  | \$50.00  |
|   |          | Dinnerware  | C                                  | \$50.00  |
|   |          | Dining Room Furniture                                     | C                                  | \$50.00  |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. |          | Hot Wheels Die Cast Cars                                  | C                                  | \$250.00   |
| 6. Wearing apparel.   |          | Clothes   | C                                  | \$1,500.00   |
| 7. Furs and jewelry.  |          | Jewelry   | C                                  | \$150.00   |
| 8. Firearms and sports, photographic, and other hobby equipment.  |          | .22 Cal Glenfield 150                                     | C                                  | \$150.00   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.            |          | OPM Term Life Insurance Debtor (400,000)                  | C                                  | \$0.00   |
|   |          | OPM Term Life Insurances for Dependents x 3 (20,000 each) | C                                  | \$0.00   |
|   |          | Employer Term Life 80,000)                                | C                                  | \$0.00   |
|   |          | Employer Term Life for Dependents x 3 (10,000 each)       | C                                  | \$0.00   |
| 10. Annuities. Itemize and name each issuer.  | <b>X</b> |   |                                    |  |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

| Type of Property  | None     | Description and Location of Property      | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|---|------------------------------------|--|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | <b>X</b> |   |                                    |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |          | Texas County & District Retirement System | C                                  | \$14,640.97  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | <b>X</b> |   |                                    |  |
| 14. Interests in partnerships or joint ventures. Itemize.   | <b>X</b> |   |                                    |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | <b>X</b> |   |                                    |  |
| 16. Accounts receivable.  | <b>X</b> |   |                                    |  |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | <b>X</b> |   |                                    |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | <b>X</b> |   |                                    |  |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

| Type of Property  | None     | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--------------------------------------|------------------------------------|--|
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | <b>X</b> |                                      |                                    |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | <b>X</b> |                                      |                                    |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | <b>X</b> |                                      |                                    |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | <b>X</b> |                                      |                                    |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | <b>X</b> |                                      |                                    |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | <b>X</b> |                                      |                                    |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |          | 2007 GMC Envoy (DE2)                 | C                                  | \$11,210.42  |
|   |          | 2002 Ford Mustang (Daughter)         | C                                  | \$3,407.11   |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

| Type of Property   | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--------------------------------------|------------------------------------|--|
|  |      | 1990 Ford Bronco II (Not Running)    | C                                  | \$200.00   |
|  |      | 1994 Olds Cutlass ( DE1)             | C                                  | \$450.00   |
| 26. Boats, motors, and accessories.                                  | X    |                                      |                                    |  |
| 27. Aircraft and accessories.  | X    |                                      |                                    |  |
| 28. Office equipment, furnishings, and supplies.                     | X    |                                      |                                    |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.   | X    |                                      |                                    |  |
| 30. Inventory.   | X    |                                      |                                    |  |
| 31. Animals.   |      | 2 Dogs                               | C                                  | \$100.00   |
| 32. Crops - growing or harvested. Give particulars.                  | X    |                                      |                                    |  |
| 33. Farming equipment and implements.                                | X    |                                      |                                    |  |
| 34. Farm supplies, chemicals, and feed.                              | X    |                                      |                                    |  |
| 35. Other personal property of any kind not already listed. Itemize. |      | 1987 Jayco Pop Up (Damaged)          | C                                  | \$50.00  |
|  |      | 1994 Jayco Motor Home                | C                                  | \$7,500.00   |
| <div style="text-align: right;"> <b>Total &gt;</b> </div>            |      |                                      |                                    | <b>\$42,983.50</b>   |

4 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/13)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds  
\$155,675.\*

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

| Description of Property  | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| 213 Mariah, Abilene, TX 79602<br>Seven Wind Subd Rep Lot 117, Acres 1.71   | 11 U.S.C. § 522(d)(1)                | \$0.00                     | \$209,489.00  |
| 1st Bank Texas   | 11 U.S.C. § 522(d)(5)                | \$800.00                   | \$800.00  |
| Abilene Teachers Federal Credit Union Savings  | 11 U.S.C. § 522(d)(5)                | \$25.00                    | \$25.00   |
| Taylor Electric Coop   | 11 U.S.C. § 522(d)(5)                | \$500.00                   | \$500.00  |
| Stove  | 11 U.S.C. § 522(d)(3)                | \$100.00                   | \$100.00  |
| Microwave  | 11 U.S.C. § 522(d)(3)                | \$50.00                    | \$50.00   |
| Refrigerator   | 11 U.S.C. § 522(d)(3)                | \$250.00                   | \$250.00  |
| Freezer  | 11 U.S.C. § 522(d)(3)                | \$150.00                   | \$150.00  |
| Dishwasher   | 11 U.S.C. § 522(d)(3)                | \$150.00                   | \$150.00  |
| Washing Machine  | 11 U.S.C. § 522(d)(3)                | \$100.00                   | \$100.00  |
| Dryer  | 11 U.S.C. § 522(d)(3)                | \$100.00                   | \$100.00  |
| Living Room Furniture  | 11 U.S.C. § 522(d)(3)                | \$200.00                   | \$200.00  |
| Silverware   | 11 U.S.C. § 522(d)(3)                | \$25.00                    | \$25.00   |
| Bedroom Furniture  | 11 U.S.C. § 522(d)(3)                | \$250.00                   | \$250.00  |
| Lawn Furniture   | 11 U.S.C. § 522(d)(3)                | \$50.00                    | \$50.00   |
| * Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment. |                                      | <b>\$2,750.00</b>          | <b>\$212,239.00</b>                                   |

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

| Description of Property                                   | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--------------------------------------|----------------------------|---|
| Televisions x 3   | 11 U.S.C. § 522(d)(3)                | \$150.00                   | \$150.00  |
| VCR   | 11 U.S.C. § 522(d)(3)                | \$25.00                    | \$25.00   |
| Stereo  | 11 U.S.C. § 522(d)(3)                | \$50.00                    | \$50.00   |
| Hosuehold Tools   | 11 U.S.C. § 522(d)(3)                | \$250.00                   | \$250.00  |
| Computer  | 11 U.S.C. § 522(d)(3)                | \$50.00                    | \$50.00   |
| Dinnerware  | 11 U.S.C. § 522(d)(3)                | \$50.00                    | \$50.00   |
| Dining Room Furniture                                     | 11 U.S.C. § 522(d)(3)                | \$50.00                    | \$50.00   |
| Hot Wheels Die Cast Cars                                  | 11 U.S.C. § 522(d)(5)                | \$250.00                   | \$250.00  |
| Clothes   | 11 U.S.C. § 522(d)(3)                | \$1,500.00                 | \$1,500.00  |
| Jewelry   | 11 U.S.C. § 522(d)(4)                | \$150.00                   | \$150.00  |
| .22 Cal Glenfield 150                                     | 11 U.S.C. § 522(d)(5)                | \$150.00                   | \$150.00  |
| OPM Term Life Insurance Debtor (400,000)                  | 11 U.S.C. § 522(d)(7)                | \$0.00                     | \$0.00  |
| OPM Term Life Insurances for Dependents x 3 (20,000 each) | 11 U.S.C. § 522(d)(7)                | \$0.00                     | \$0.00  |
| Employer Term Life 80,000)                                | 11 U.S.C. § 522(d)(7)                | \$0.00                     | \$0.00  |
| Employer Term Life for Dependents x 3 (10,000 each)       | 11 U.S.C. § 522(d)(7)                | \$0.00                     | \$0.00  |
| Texas County & District Retirment System                  | 11 U.S.C. § 522(d)(12)               | \$14,640.97                | \$14,640.97   |
| 2007 GMC Envoy (DE2)                                      | 11 U.S.C. § 522(d)(5)                | \$0.00                     | \$11,210.42   |
| 2002 Ford Mustang (Daughter)                              | 11 U.S.C. § 522(d)(2)                | \$0.00                     | \$3,407.11  |
|   |                                      | <b>\$20,065.97</b>         | <b>\$244,172.50</b>                                   |

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

| Description of Property           | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|-----------------------------------|--------------------------------------|----------------------------|---|
| 1990 Ford Bronco II (Not Running) | 11 U.S.C. § 522(d)(5)                | \$200.00                   | \$200.00  |
| 1994 Olds Cutlass ( DE1)          | 11 U.S.C. § 522(d)(5)                | \$450.00                   | \$450.00  |
| 2 Dogs                            | 11 U.S.C. § 522(d)(3)                | \$100.00                   | \$100.00  |
| 1987 Jayco Pop Up (Damaged)       | 11 U.S.C. § 522(d)(5)                | \$50.00                    | \$50.00   |
| 1994 Jayco Motor Home             | 11 U.S.C. § 522(d)(5)                | \$7,500.00                 | \$7,500.00  |
|                                   |                                      |                            |   |
|                                   |                                      | <b>\$28,365.97</b>         | <b>\$252,472.50</b>                                   |

B6D (Official Form 6D) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)                    | CODEBTOR<br>HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|--|--|------------|--------------|----------|---|---------------------------|
| ACCT #: <b>xxxx7122</b><br><b>Abilene Teachers Federal Credit Union</b><br><b>PO Box 5706</b><br><b>Abilene, TX 79608</b> | <b>C</b>                                       | DATE INCURRED: <b>07/2012</b><br>NATURE OF LIEN:<br><b>Automobile</b><br>COLLATERAL:<br><b>2007 GMC Envoy I6</b><br>REMARKS:<br><b>Current Account</b>         |            |              |          | <b>\$11,210.42</b>                                    |                           |
|   |  | VALUE: <b>\$11,210.42</b>  |            |              |          |   |                           |
| ACCT #: <b>xxxx7121</b><br><b>Abilene Teachers Federal Credit Union</b><br><b>PO Box 5706</b><br><b>Abilene, TX 79608</b> | <b>C</b>                                       | DATE INCURRED: <b>05/2012</b><br>NATURE OF LIEN:<br><b>Unsecured</b><br>COLLATERAL:<br><b>Cross Collateral Note</b><br>REMARKS:<br><b>Current Account</b>      |            |              |          | <b>\$6,914.32</b>                                     | <b>\$6,914.32</b>         |
|   |  | VALUE: <b>\$0.00</b>   |            |              |          |   |                           |
| ACCT #: <b>xxxx5778</b><br><b>Cash &amp; Go</b><br><b>2501 S. Treadway</b><br><b>Abilene, TX 79605</b>                    | <b>C</b>                                       | DATE INCURRED: <b>7/2/2013</b><br>NATURE OF LIEN:<br><b>Title Loan</b><br>COLLATERAL:<br><b>2002 Ford Mustang</b><br>REMARKS:                                  |            |              |          | <b>\$3,407.11</b>                                     |                           |
|   |  | VALUE: <b>\$3,407.11</b>   |            |              |          |   |                           |
| ACCT #: <b>xxxxxxxxxx6318</b><br><b>Chase</b><br><b>PO Box 24696</b><br><b>Columbus, OH 43224</b>                         | <b>C</b>                                       | DATE INCURRED: <b>11/2010</b><br>NATURE OF LIEN:<br><b>Farmers Home Administration FHMA</b><br>COLLATERAL:<br><b>213 Mariah, Abilene, TX 79602</b><br>REMARKS: |            |              |          | <b>\$209,489.00</b>                                   |                           |
|   |  | VALUE: <b>\$209,489.00</b>   |            |              |          |   |                           |
| <b>Subtotal (Total of this Page) &gt;</b>   |  |  |            |              |          | <b>\$231,020.85</b>                                   | <b>\$6,914.32</b>         |
| <b>Total (Use only on last page) &gt;</b>   |  |  |            |              |          |   |                           |

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/13)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

*\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

B6E (Official Form 6E) (04/13) - Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

|                  |  |
|------------------|--|
| TYPE OF PRIORITY | Taxes and Certain Other Debts Owed to Governmental Units |
|------------------|--|

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR<br>CLAIM  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM                       | AMOUNT<br>ENTITLED TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED TO<br>PRIORITY, IF<br>ANY |               |
|---|---|--|------------|--------------|----------|---|-----------------------------------|---|---------------|
| ACCT #: xx-xxx437-7<br><b>Texas Workforce Commission</b><br><b>101 E. 15th Street</b><br><b>Austin, TX 78778-0001</b>                                     | C   | DATE INCURRED:<br>CONSIDERATION:<br><b>Taxes</b><br>REMARKS:<br><b>Quarterly for 6/30/2011;<br/>09/30/2011; and 12/31/2011</b> |            |              |          | <b>\$373.41</b>                             | <b>\$373.41</b>                   | <b>\$0.00</b>                                       |               |
|   |   |  |            |              |          |   |                                   |   |               |
|   |   |  |            |              |          |   |                                   |   |               |
|   |   |  |            |              |          |   |                                   |   |               |
|   |   |  |            |              |          |   |                                   |   |               |
|   |   |  |            |              |          |   |                                   |   |               |
|   |   |  |            |              |          |   |                                   |   |               |
| Sheet no. <u>1</u> of <u>2</u> continuation sheets<br>attached to Schedule of Creditors Holding Priority Claims   |   |  |            |              |          | <b>Subtotals (Totals of this page) &gt;</b> | <b>\$373.41</b>                   | <b>\$373.41</b>                                     | <b>\$0.00</b> |
| <b>Total &gt;</b>   |   |  |            |              |          |   |                                   |   |               |
| (Use only on last page of the completed Schedule E.<br>Report also on the Summary of Schedules.)  |   |  |            |              |          |   |                                   |   |               |
| <b>Totals &gt;</b>  |   |  |            |              |          |   |                                   |   |               |
| (Use only on last page of the completed Schedule E.<br>If applicable, report also on the Statistical Summary<br>of Certain Liabilities and Related Data.) |   |  |            |              |          |   |                                   |   |               |

B6E (Official Form 6E) (04/13) - Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

|                  |                           |
|------------------|---------------------------|
| TYPE OF PRIORITY | Administrative allowances |
|------------------|---------------------------|

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR<br>CLAIM                              | CONTINGENT<br>UNLIQUIDATED<br>DISPUTED | AMOUNT<br>OF<br>CLAIM                       | AMOUNT<br>ENTITLED TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED TO<br>PRIORITY, IF<br>ANY |
|---|---|--|--|---|-----------------------------------|---|
| ACCT #:<br><b>Law Offices of Phil Black</b><br><b>1290 S Willis Suite 222</b><br><b>Abilene, TX 79605</b>   | <b>C</b>  | DATE INCURRED: <b>08/29/2013</b><br>CONSIDERATION:<br><b>Attorney Fees</b><br>REMARKS: |  | <b>\$3,300.00</b>                           | <b>\$3,300.00</b>                 | <b>\$0.00</b>                                       |
|   |   |  |  |   |                                   |   |
|   |   |  |  |   |                                   |   |
|   |   |  |  |   |                                   |   |
|   |   |  |  |   |                                   |   |
|   |   |  |  |   |                                   |   |
|   |   |  |  |   |                                   |   |
| Sheet no. <u>2</u> of <u>2</u> continuation sheets<br>attached to Schedule of Creditors Holding Priority Claims   |   |  |  | <b>Subtotals (Totals of this page) &gt;</b> | <b>\$3,300.00</b>                 | <b>\$3,300.00</b>                                   |
|   |   |  |  | <b>Total &gt;</b>                           | <b>\$3,673.41</b>                 |   |
| (Use only on last page of the completed Schedule E.<br>Report also on the Summary of Schedules.)  |   |  |  |   |                                   |   |
|   |   |  |  | <b>Totals &gt;</b>                          |                                   |   |
| (Use only on last page of the completed Schedule E.<br>If applicable, report also on the Statistical Summary<br>of Certain Liabilities and Related Data.) |   |  |  |   | <b>\$3,673.41</b>                 | <b>\$0.00</b>                                       |

B6F (Official Form 6F) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)         | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxx0216<br>ARC Services<br>PO Box 61123<br>San Angelo, TX 76906   | C   | DATE INCURRED: 01/2010<br>CONSIDERATION:<br>Collecting for - Abilene Minor Emergency Clinic<br>REMARKS:<br>Collection<br>Account Closed                                      |            |              |          | \$127.00           |
| ACCT #: xxxxxxxxxxxxxxx1001<br>Capital One Auto Finance<br>3905 N Dallas Pkwy<br>Plano, TX 75093                      | C   | DATE INCURRED: 11/04/2006<br>CONSIDERATION:<br>Repossession Deficiency<br>REMARKS:<br>Charge Off for \$7059<br>Account Closed By Grantor<br>This account was settled in 2009 |            |              | X        | \$7,059.00         |
| ACCT #: xxxx-xxxx-xxxx-9034<br>Capital One Bank<br>Attn: Bankruptcy Dept.<br>PO Box 30285<br>Salt Lake City, UT 84130 | C   | DATE INCURRED: 07/2010<br>CONSIDERATION:<br>Credit Card<br>REMARKS:<br>Collection<br>Account Closed By Grantor   |            |              |          | \$1,058.00         |
| ACCT #: xxxx-xxxx-xxxx-2977<br>Capital One NA<br>PO Box 26625<br>Richmond, VA 23261                                   | C   | DATE INCURRED: 07/2011<br>CONSIDERATION:<br>Credit Card<br>REMARKS:<br>Account Closed By Consumer  |            |              |          | \$678.00           |
| ACCT #: xx0211<br>Certified Recovery System<br>6161 Savoy Dr Ste 600<br>Houston, TX 77036                             | C   | DATE INCURRED:<br>CONSIDERATION:<br>Collecting for - Preferred Cash<br>REMARKS:<br>Collection<br>ACCOUNT IN DISPUTE  |            |              |          | \$465.00           |
| ACCT #: xx3612<br>CKS Financial<br>505 Independence Pkwy St<br>Chesapeake, VA 23320                                   | C   | DATE INCURRED: 03/2013<br>CONSIDERATION:<br>Collecting for - HSBC Card Services<br>REMARKS:<br>Collection<br>Account Closed  |            |              |          | \$611.00           |
| Subtotal >  |   |  |            |              |          | \$9,998.00         |
| Total >   |   |  |            |              |          |                    |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: <b>xxxTTUM</b><br><b>Credit Bureau Borger</b><br><b>306 N McGee Street</b><br><b>Borger, TX 79007</b>                   | <b>C</b>  | DATE INCURRED: <b>01/2011</b><br>CONSIDERATION:<br><b>Collecting for - Apple Creek Apartments</b><br>REMARKS:<br><b>Collection</b>   |            |              |          | <b>\$1,342.00</b>  |
| ACCT #: <b>xxxxxxx1461</b><br><b>Credit Collection Service</b><br><b>Two Wells Ave.</b><br><b>Newton, MA 02459</b>              | <b>C</b>  | DATE INCURRED: <b>6/2012</b><br>CONSIDERATION:<br><b>Collecting for - Allstate County Mutual Insurance</b><br>REMARKS:   |            |              |          | <b>\$369.35</b>    |
| ACCT #: <b>xxxxxx1968</b><br><b>Credit Collection Service</b><br><b>Two Wells Ave.</b><br><b>Newton, MA 02459</b>               | <b>C</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>Collecting for - Geico/Colonial County Mutual Insu</b><br>REMARKS:  |            |              |          | <b>\$799.56</b>    |
| ACCT #: <b>xxxxxxxxxxxxxx6570</b><br><b>Credit Collections Inc/AMR</b><br><b>PO Box 60607</b><br><b>Oklahoma City, OK 73146</b> | <b>C</b>  | DATE INCURRED: <b>01/2009</b><br>CONSIDERATION:<br><b>Collecting for - Taylor Electric Cooperative</b><br>REMARKS:<br><b>Collection</b><br><b>ACCOUNT IN DISPUTE</b>                                     |            |              | <b>X</b> | <b>\$37.00</b>     |
| ACCT #: <b>xxxx-xxxx-xxxx-0353</b><br><b>Credit One Bank</b><br><b>PO Box 98873</b><br><b>Las Vegas, NV 89193</b>               | <b>C</b>  | DATE INCURRED: <b>05/2011</b><br>CONSIDERATION:<br><b>Credit Card</b><br>REMARKS:<br><b>Charge Off for \$1106 on 08/13</b><br><b>Account Closed By Grantor</b><br><b>NCO Financial Acct: 84014585683</b> |            |              |          | <b>\$1,106.00</b>  |
| <b>Representing:</b><br><b>Credit One Bank</b>  |   | <b>NCO Financial Systems Inc</b><br><b>PO Box 15630</b><br><b>Dept 805</b><br><b>Wilmington, DE 19850</b>  |            |              |          | <b>Notice Only</b> |

Sheet no. 1 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$3,653.91**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                                      | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: <b>xxxx7519</b><br><b>Diversified Consultant</b><br><b>P O Box 551268</b><br><b>Jacksonville, FL 32255</b>                                 | <b>C</b>  | DATE INCURRED: <b>06/2013</b><br>CONSIDERATION:<br><b>Collecting for - TMobile</b><br>REMARKS:<br><b>Collection</b><br><b>Account Closed</b><br><b>840564114</b>         |            |              |          | <b>\$1,881.00</b>  |
| ACCT #: <b>xxxxxxxxxxxx0001</b><br><b>Federal Loan Service</b><br><b>PO Box 69184</b><br><b>Harrisburg, PA 17106</b>                               | <b>C</b>  | DATE INCURRED: <b>09/2012</b><br>CONSIDERATION:<br><b>Educational</b><br>REMARKS:<br><b>Current Account</b><br><b>STUDENT LOAN PAYMENT DEFERRED</b>                      |            |              |          | <b>\$22,564.00</b> |
| ACCT #: <b>xxxx-xxxx-xxxx-6203</b><br><b>GEGRB/Discount Tire</b><br><b>C/O Po Box 965036</b><br><b>Orlando, FL 32896</b>                           | <b>C</b>  | DATE INCURRED: <b>05/2012</b><br>CONSIDERATION:<br><b>Charge Account</b><br>REMARKS:<br><b>Charge Off for \$903 on 07/13</b><br><b>Account Closed By Grantor</b>         |            |              |          | <b>\$903.00</b>    |
| <b>Representing:</b><br><b>GEGRB/Discount Tire</b>   |   | <b>Allied Interstate</b><br><b>PO Box 960061</b><br><b>Orlando, FL 32896-0061</b>  |            |              |          | <b>Notice Only</b> |
| ACCT #: <b>xxxxxxx9001</b><br><b>IC System</b><br><b>Attn: Bankruptcy</b><br><b>444 Highway 96 East; PO Box 64378</b><br><b>St. Paul, MN 55164</b> | <b>C</b>  | DATE INCURRED: <b>04/2013</b><br>CONSIDERATION:<br><b>Collecting for - Professional Associates of PEDS</b><br>REMARKS:<br><b>Collection</b><br><b>ACCOUNT IN DISPUTE</b> |            |              | <b>X</b> | <b>\$105.00</b>    |
| ACCT #: <b>xxxx-xxxx-xxxx-7442</b><br><b>LVNV Funding LLC</b><br><b>PO Box 10497</b><br><b>Greenville, SC 29603</b>                                | <b>C</b>  | DATE INCURRED: <b>09/2011</b><br>CONSIDERATION:<br><b>Collecting for - GE Money Bank Peach Direct</b><br>REMARKS:<br><b>Collection</b><br><b>PAID BY DEALER</b>          |            |              |          | <b>\$2,575.00</b>  |

Sheet no. 2 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$28,028.00**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM   |                    |
|--|---|---|------------|--------------|----------|----------------------|--------------------|
| ACCT #: <b>xxxx0265</b><br><b>Phillips and Cohen, Ltd.</b><br><b>Mail Stop 165</b><br><b>1002 Justice Street</b><br><b>Wilmington, DE 19801-5148</b> | <b>C</b>  | DATE INCURRED: <b>06/2004</b><br>CONSIDERATION:<br><b>Collecting for - Merrick Bank</b><br>REMARKS:<br><b>Merrick Bank: 9351</b>                                  |            |              |          | <b>\$1,045.84</b>    |                    |
| ACCT #: <b>xxxxxxxxxx6462</b><br><b>Procollect,inc</b><br><b>12170 Abrams Rd Ste 100</b><br><b>Dallas, TX 75243</b>                                  | <b>C</b>  | DATE INCURRED: <b>08/2008</b><br>CONSIDERATION:<br><b>Collecting for - Cirro Energy</b><br>REMARKS:<br><b>Collection</b><br><b>ACCOUNT IN DISPUTE</b>             |            |              |          | <b>\$822.00</b>      |                    |
| ACCT #: <b>xxxx-xxxx-xxxx-2779</b><br><b>Sears/CBNA</b><br><b>PO Box 6189</b><br><b>Sioux Falls, SD 57117</b>  | <b>C</b>  | DATE INCURRED: <b>05/2012</b><br>CONSIDERATION:<br><b>Charge Account</b><br>REMARKS:<br><b>Charge Off for \$2430 on 07/13</b><br><b>Account Closed By Grantor</b> |            |              |          | <b>\$2,430.00</b>    |                    |
| <b>Representing:</b><br><b>Sears/CBNA</b>  |   | <b>GC Services Limited Partnership</b><br><b>6330 Gulfton</b><br><b>Houston, TX 77081</b>   |            |              |          | <b>Notice Only</b>   |                    |
|  |   |   |            |              |          |                      |                    |
|  |   |   |            |              |          |                      |                    |
| Sheet no. <b>3</b> of <b>3</b> continuation sheets attached to<br>Schedule of Creditors Holding Unsecured Nonpriority Claims                         |   |   |            |              |          | <b>Subtotal &gt;</b> | <b>\$4,297.84</b>  |
|  |   |   |            |              |          | <b>Total &gt;</b>    | <b>\$45,977.75</b> |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
|  |  |

B6H (Official Form 6H) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

B6I (Official Form 6I) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

|                          |  |                  |
|--------------------------|--|------------------|
| Debtor's Marital Status: | <b>Dependents of Debtor and Spouse</b> |                  |
| <b>Married</b>           | Relationship(s): Daughter<br>Son       | Age(s): 21<br>15 |
|                          | Relationship(s):                       | Age(s):          |
| <b>Employment:</b>       | <b>Debtor</b>                          | <b>Spouse</b>    |
| Occupation               | CSO                                    | Homemaker        |
| Name of Employer         | 32nd Judicial District                 |                  |
| How Long Employed        | 5 Years                                |                  |
| Address of Employer      | 100 E #rd #304<br>Sweetwater, TX 79556 |                  |

INCOME: (Estimate of average or projected monthly income at time case filed)

|  | DEBTOR            | SPOUSE        |
|--|-------------------|---------------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  | \$6,382.66        | \$0.00        |
| 2. Estimate monthly overtime   | \$0.00            | \$0.00        |
| 3. SUBTOTAL  | <b>\$6,382.66</b> | <b>\$0.00</b> |
| 4. LESS PAYROLL DEDUCTIONS   |                   |               |
| a. Payroll taxes (includes social security tax if b. is zero)  | \$97.50           | \$0.00        |
| b. Social Security Tax   | \$207.98          | \$0.00        |
| c. Medicare  | \$48.64           | \$0.00        |
| d. Insurance   | \$634.39          | \$0.00        |
| e. Union dues  | \$0.00            | \$0.00        |
| f. Retirement  | \$247.43          | \$0.00        |
| g. Other (Specify) Retirement  | \$369.75          | \$0.00        |
| h. Other (Specify) Life Insurance Policies   | \$0.00            | \$0.00        |
| i. Other (Specify)   | \$0.00            | \$0.00        |
| j. Other (Specify)   | \$0.00            | \$0.00        |
| k. Other (Specify)   | \$0.00            | \$0.00        |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS  | <b>\$1,605.69</b> | <b>\$0.00</b> |
| 6. TOTAL NET MONTHLY TAKE HOME PAY   | <b>\$4,776.97</b> | <b>\$0.00</b> |
| 7. Regular income from operation of business or profession or farm (Attach detailed stmt)                                  | \$0.00            | \$0.00        |
| 8. Income from real property   | \$0.00            | \$0.00        |
| 9. Interest and dividends  | \$0.00            | \$0.00        |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$0.00            | \$0.00        |
| 11. Social security or government assistance (Specify):  | \$0.00            | \$0.00        |
| 12. Pension or retirement income   | \$0.00            | \$0.00        |
| 13. Other monthly income (Specify):  | \$0.00            | \$0.00        |
| a.   | \$0.00            | \$0.00        |
| b.   | \$0.00            | \$0.00        |
| c.   | \$0.00            | \$0.00        |
| 14. SUBTOTAL OF LINES 7 THROUGH 13   | <b>\$0.00</b>     | <b>\$0.00</b> |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)   | <b>\$4,776.97</b> | <b>\$0.00</b> |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)  | <b>\$4,776.97</b> |               |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None.**

B6J (Official Form 6J) (12/07)

IN RE: **Ricky Ray Chittum**  
**Dinah Kay Chittum**Case No. **13-10228-13**  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

|   |  |
|---|--|
| 1. Rent or home mortgage payment (include lot rented for mobile home)<br>a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No<br>b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | \$1,587.00                                   |
| 2. Utilities: a. Electricity and heating fuel<br>b. Water and sewer<br>c. Telephone<br>d. Other: Cable  | \$300.00<br>\$125.00<br>\$225.00<br>\$117.00 |
| 3. Home maintenance (repairs and upkeep)  | \$50.00                                      |
| 4. Food   | \$700.00                                     |
| 5. Clothing   | \$50.00                                      |
| 6. Laundry and dry cleaning   | \$48.00                                      |
| 7. Medical and dental expenses  | \$100.00                                     |
| 8. Transportation (not including car payments)  | \$430.00                                     |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.   |  |
| 10. Charitable contributions  | \$150.00                                     |
| 11. Insurance (not deducted from wages or included in home mortgage payments)<br>a. Homeowner's or renter's<br>b. Life<br>c. Health<br>d. Auto<br>e. Other:   | \$286.00                                     |
| 12. Taxes (not deducted from wages or included in home mortgage payments)<br>Specify:   |  |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)<br>a. Auto:<br>b. Other:<br>c. Other:<br>d. Other:   |  |
| 14. Alimony, maintenance, and support paid to others:<br>15. Payments for support of add'l dependents not living at your home:<br>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)<br>17.a. Other:<br>17.b. Other:                        |  |
| <b>18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</b>   | <b>\$4,168.00</b>                            |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>   |  |
| 20. STATEMENT OF MONTHLY NET INCOME   |  |
| a. Average monthly income from Line 15 of Schedule I  | \$4,776.97                                   |
| b. Average monthly expenses from Line 18 above  | \$4,168.00                                   |
| c. Monthly net income (a. minus b.)   | \$608.97                                     |

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION**

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**

Case No. **13-10228-13**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS       | LIABILITIES  | OTHER        |            |
|---|----------------------|------------------|--------------|--------------|--------------|------------|
| A - Real Property   | Yes                  | 1                | \$209,489.00 |              |              |            |
| B - Personal Property   | Yes                  | 5                | \$42,983.50  |              |              |            |
| C - Property Claimed<br>as Exempt   | Yes                  | 3                |              |              |              |            |
| D - Creditors Holding<br>Secured Claims   | Yes                  | 2                |              |              | \$241,707.85 |            |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | Yes                  | 3                |              |              | \$3,673.41   |            |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | Yes                  | 4                |              |              | \$45,977.75  |            |
| G - Executory Contracts and<br>Unexpired Leases                                       | Yes                  | 1                |              |              |              |            |
| H - Codebtors   | Yes                  | 1                |              |              |              |            |
| I - Current Income of<br>Individual Debtor(s)   | Yes                  | 1                |              |              |              | \$4,776.97 |
| J - Current Expenditures of<br>Individual Debtor(s)                                   | Yes                  | 1                |              |              |              | \$4,168.00 |
| TOTAL   |                      | 22               | \$252,472.50 | \$291,359.01 |              |            |

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION**

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**

Case No. **13-10228-13**

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount          |
|---|-----------------|
| Domestic Support Obligations (from Schedule E)  | <b>\$0.00</b>   |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | <b>\$373.41</b> |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | <b>\$0.00</b>   |
| Student Loan Obligations (from Schedule F)  | <b>\$0.00</b>   |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | <b>\$0.00</b>   |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | <b>\$0.00</b>   |
| <b>TOTAL</b>  | <b>\$373.41</b> |

**State the following:**

|  |                   |
|--|-------------------|
| Average Income (from Schedule I, Line 16)  | <b>\$4,776.97</b> |
| Average Expenses (from Schedule J, Line 18)  | <b>\$4,168.00</b> |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | <b>\$6,382.66</b> |

**State the following:**

|  |                   |                    |
|--|-------------------|--------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |                   | <b>\$6,914.32</b>  |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | <b>\$3,673.41</b> |                    |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |                   | <b>\$0.00</b>      |
| 4. Total from Schedule F   |                   | <b>\$45,977.75</b> |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |                   | <b>\$52,892.07</b> |

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Ricky Ray Chittum**  
**Dinah Kay Chittum**

Case No. **13-10228-13**  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 9/11/2013

Signature /s/ Ricky Ray Chittum  
**Ricky Ray Chittum**

Date 9/11/2013

Signature /s/ Dinah Kay Chittum  
**Dinah Kay Chittum**

[If joint case, both spouses must sign.]